IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MICHIGAN

Amy Davis, v.	Plaintiff,	: : Civil Action No.: :
Quicken Loans, Inc.,		: DEMAND FOR JURY TRIAI
	Defendant.	: : :
		:

COMPLAINT & JURY DEMAND

For this Complaint, the Plaintiff, Amy Davis, by undersigned counsel, states as follows:

JURISDICTION

- 1. This action arises out of Defendant's repeated violations of the Telephone Consumer Protection Act, 47 U.S.C. § 227, et. seq. (the "TCPA").
- 2. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that the Defendant transacts business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

PARTIES

- 3. The Plaintiff, Amy Davis ("Plaintiff"), is an adult individual residing in Prattville, Alabama, and is a "person" as the term is defined by 47 U.S.C.A. § 153(39).
- 4. Defendant Quicken Loans, Inc. ("Quicken Loans"), is a Michigan business entity with an address of 1050 Woodward Avenue, Detroit, Michigan 48226, and is a "person" as defined by 47 U.S.C.A. § 153(39).

FACTS

- 5. Within the last year, Quicken Loans placed calls to Plaintiff's cellular telephone by using an automated telephone dialer system ("ATDS") and/or by using an artificial or prerecorded voice.
- 6. When Plaintiff answered calls from Quicken Loans, she heard a prerecorded message that advertised low mortgage rates and that asked her to press "1" to speak to a representative.
- 7. Plaintiff has no business relationship with Quicken Loans and never requested by an agreement or otherwise that she be contacted.
- 8. Plaintiff never provided her cellular telephone number to Quicken Loans and never provided her consent to Quicken Loans to be contacted on her cellular telephone.
- 9. The telephone number called by Quicken Loans was assigned to a cellular telephone service for which Plaintiff incurs charges for incoming calls pursuant to 47 U.S.C. § 227(b)(1).
- 10. The calls from Quicken Loans to Plaintiff were not placed for "emergency purposes" as defined by 47 U.S.C. § 227(b)(1)(A)(i).

COUNT I

<u>VIOLATIONS OF THE TELEPHONE CONSUMER PROTECTION ACT – 47 U.S.C. § 227, et seq.</u>

- 11. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 12. Defendant's Predictive Dialers have the capacity to store or produce telephone numbers to be called, using a random or sequential number generator.

- 13. Without prior consent the Defendant contacted the Plaintiff by means of automatic telephone calls or prerecorded messages at a cellular telephone or pager in violation of 47 U.S.C. § 227(b)(1)(A)(iii).
- 14. Defendant placed these calls knowing that it lacked consent to call Plaintiff. As such, each call placed to Plaintiff was made in knowing and/or willful violation of the TCPA, and is subject to treble damages pursuant to 47 U.S.C. § 227(b)(3)(C).
- 15. As a result of each of Defendant's negligent violations of the TCPA, Plaintiff is entitled to an award of \$500.00 in statutory damages for each call placed in violation of the TCPA pursuant to 47 U.S.C. § 227(b)(3)(B).
- 16. As a result of each of Defendant's knowing and/or willful violations of the TCPA, Plaintiff is entitled to an award of treble damages in an amount up to \$1,500.00 for each and every violation of the TCPA pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

PRAYER FOR RELIEF

WHEREFORE, the Plaintiff prays that judgment be entered against Defendant:

- 1. Statutory damages of \$500.00 for each violation determined to be negligent pursuant to 47 U.S.C. § 227(b)(3)(B);
- 2. Treble damages for each violation determined to be willful and/or knowing pursuant to 47 U.S.C. § 227(b)(3)(C);
- 3. Such other and further relief as may be just and proper.

TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: July 8, 2014

Respectfully submitted,

By: /s/ Sergei Lemberg, Esq.
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